

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

In re: Moen, Gerald L	§	Case No. 13-50747-RJK
Moen, Lynn M	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Nauni Jo Manty, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court - Duluth  
404 U.S. Courthouse  
515 West First St.  
Duluth, MN 55802

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/02/2019 By: /s/ Nauni Manty  
Trustee

Nauni Jo Manty  
401 Second Avenue North  
Suite 400  
Minneapolis, MN 55401  
(612) 465-0990

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re: Moen, Gerald L § Case No. 13-50747-RJK  
Moen, Lynn M §  
§  
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* § 60,087.97  
*and approved disbursements of* § 35,333.80  
*leaving a balance on hand of* <sup>1</sup> § 24,754.17

**Balance on hand:** § 24,754.17

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None			

Total to be paid to secured creditors: § 0.00  
Remaining balance: § 24,754.17

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Nauni Jo Manty	2,140.38	0.00	2,140.38
Trustee, Expenses - Nauni Jo Manty	77.43	0.00	77.43
Charges, U.S. Bankruptcy Court	260.00	0.00	260.00

Total to be paid for chapter 7 administration expenses: § 2,477.81  
Remaining balance: § 22,276.36

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 22,276.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 22,276.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,904.22 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Essentia Health	886.41	0.00	886.41
2	Capital One Bank (USA), N.A.	3,136.49	0.00	3,136.49
3	Wells Fargo Bank, N.A.	2,660.47	0.00	2,660.47
4	Capital One, N.A.	2,058.64	0.00	2,058.64
5	Capital One, N.A.	76.09	0.00	76.09
6	Portfolio Recovery Associates, LLC	2,086.12	0.00	2,086.12

Total to be paid for timely general unsecured claims: \$ 10,904.22  
 Remaining balance: \$ 11,372.14

Tardily filed claims of general (unsecured) creditors totaling \$ 45.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	Essentia Health	45.00	0.00	45.00

Total to be paid for tardy general unsecured claims: \$ 45.00  
Remaining balance: \$ 11,327.14

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 11,327.14

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.6% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$143.97. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 11,183.17.

Prepared By: /s/Nauni Jo Manty

Trustee

Nauni Jo Manty  
401 Second Avenue North  
Suite 400  
Minneapolis, MN 55401  
(612) 465-0990

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: GERALD L MOEN  
LYNN M, MOEN

CASE NO: 13-50747

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

---

On 1/3/2019, I did cause a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR)

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 1/3/2019

/s/ Nauni J. Mantly  
Nauni J. Mantly 230352  
Mantly & Associates, P.A.  
401 Second Avenue North, Ste 400  
Minneapolis, MN 55401  
612 465 0954

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: GERALD L MOEN  
LYNN M, MOEN

CASE NO: 13-50747

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

On 1/3/2019, a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR)

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 1/3/2019



---

Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Nauni J. Mantly  
Mantly & Associates, P.A.  
401 Second Avenue North, Ste 400  
Minneapolis, MN 55401

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
08645  
CASE 13-50747  
DISTRICT OF MINNESOTA  
DULUTH  
WED JAN 2 15-41-08 CST 2019

EXCLUDE

DULUTH  
404 US COURTHOUSE  
515 WEST FIRST STREET  
DULUTH MN 55802-1302

21ST MORTGAGE

PO BOX 477  
KNOXVILLE TN 37901-0477

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

CAPITAL ONE BANK USA NA  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CAPITAL ONE NA  
CO BECKET AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

ESSENTIA HEALTH  
502 EAST SECOND STREET  
DULUTH MN 55805-1913

ESSENTIA HEALTH  
PO BOX 64618  
MINNEAPOLIS MN 55164-0618

FIFTH THIRD BANK  
MD ROPS05 BANKRUPTCY DEPT  
1850 EAST PARIS SE  
GRAND RAPIDS MI 49546-6253

HERMANTOWN FEDERAL CREDIT UNION  
4477 LAVAQUE RD  
HERMANTOWN MN 55811-1318

KOHLS  
PO BOX 2983  
MILWAUKEE WI 53201-2983

MAYO CLINIC  
PO BOX 790127  
ST LOUIS MO 63179-0127

MN DEPARTMENT OF REVENUE  
BANKRUPTCY DEPARTMENT  
PO BOX 6447  
ST PAUL MN 55106

PAYPAL BUYER CREDIT  
PO BOX 981064  
EL PASO TX 79998-1064

PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

US BANK HOME MORTGAGE  
PO BOX 20005  
OWENSBORO KY 42304-0005

EXCLUDE  
US TRUSTEE  
4015 US COURTHOUSE  
300 S 4TH ST  
MINNEAPOLIS MN 55415-3070

WELLS FARGO AUTO FINANCE  
PO BOX 29746  
PHOENIX AZ 85038-9746

WELLS FARGO FINANCIAL CARDS  
PO BOX 14487  
DES MOINES IA 50306-3487

WELLS FARGO BANK NA  
PO BOX 10438  
DES MOINES IA 50306-0438

DEBTOR  
GERALD L MOEN  
6630 GRAND AVENUE  
DULUTH MN 55807-2235

LYNN M MOEN  
6630 GRAND AVENUE  
DULUTH MN 55807-2235

EXCLUDE  
YVONNE M NOVAK  
YMN LAW  
202 W SUPERIOR STREET  
SUITE 303  
DULUTH MN 55802-1971

EXCLUDE  
YVONNE M NOVAK  
YMN LAW  
202 W SUPERIOR STREET  
SUITE 303  
DULUTH MN 55802-1971